

Amendments to the specification:

Replace the paragraph beginning on page 1, lines 20, and ending on page 2, line 5, with the following paragraph.

If an organization sponsoring a form wants to personalize the forms completion process to encourage users to complete its forms, that organization must hire counselors to directly assist the applicant, either by telephone or in person. This method of providing support and encouragement, however, is very expensive. Moreover, it is necessary to coordinate the work schedule of the counselors with the anticipated timing of the requests for help from the users. Such coordination is imperfect at best and can result ~~is~~in excess labor costs during some periods and long waits for help at other times. Also, such counselors are typically assigned at random to users and cannot be readily matched to each individual user asking for assistance.